

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

YAW ANNING

Debtor(s)

Case No. 09-37275

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2009.
- 2) The plan was confirmed on 01/29/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/14/2010.
- 5) The case was dismissed on 06/25/2010.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,035.51.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,720.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,720.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$320.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$320.32**

Attorney fees paid and disclosed by debtor: \$473.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	20,499.00	20,499.92	20,499.92	0.00	0.00
ALLIED INTERSTATE	Unsecured	2,297.00	NA	NA	0.00	0.00
AMERICAN CREDIT EXCHANGE	Unsecured	2,142.00	NA	NA	0.00	0.00
AVENUE BUSINESS CENTER	Unsecured	1,193.93	0.00	0.00	0.00	0.00
B LINE LLC	Unsecured	776.96	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	11,932.52	11,932.52	11,932.52	4,753.42	0.00
BAC HOME LOANS SERVICING LP	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	NA	4,943.06	4,943.06	0.00	0.00
BECKET & LEE LLP	Unsecured	NA	3,786.07	3,786.07	0.00	0.00
BECKET & LEE LLP	Unsecured	1,406.20	1,406.20	1,406.20	0.00	0.00
CAINE & WEINER	Unsecured	78.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	360.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,404.00	1,478.20	1,478.20	0.00	0.00
CAVALRY INVESTMENTS LLC	Unsecured	47,280.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	473.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	12,596.00	NA	NA	0.00	0.00
CINGULAR WIRELESS	Unsecured	2,601.47	NA	NA	0.00	0.00
CONDELL MEDICAL CENTER	Secured	3,076.00	3,075.94	3,075.94	211.49	43.91
CONDELL MEDICAL CENTER	Unsecured	2,095.10	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	260.00	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	307.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	172.00	NA	NA	0.00	0.00
ECMC	Unsecured	1,181.00	2,227.04	2,227.04	0.00	0.00
ER SOLUTIONS INC	Unsecured	265.00	NA	NA	0.00	0.00
ESTHER ADONTENG	Priority	0.00	NA	NA	0.00	0.00
FIDELITY INFORMATION CENTER	Unsecured	7,239.00	7,485.89	7,485.89	0.00	0.00
FRANKLIN COLLECTION SERVICES	Unsecured	988.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	988.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Secured	2,546.00	2,546.00	2,546.00	67.78	37.94
ILLINOIS DEPT REVENUE	Unsecured	NA	10,274.17	10,274.17	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	NA	5,216.43	5,216.43	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE	Secured	2,160.00	2,160.00	2,160.00	255.90	29.24
INTERNAL REVENUE SERVICE	Priority	14,679.00	14,649.28	14,649.28	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	196,206.00	200,942.41	200,942.41	0.00	0.00
LHR COLLECTION	Unsecured	5,807.00	5,852.12	5,852.12	0.00	0.00
OLIVIA OWUSU	Priority	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	654.00	653.76	653.76	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	139.60	139.60	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,435.23	1,435.23	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	2,601.47	2,601.47	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	44,485.10	44,485.10	0.00	0.00
UNITED FINANCIAL SERVICE	Unsecured	250.00	250.00	250.00	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	103.00	196.40	196.40	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	NA	109.76	109.76	0.00	0.00
VERIZON WIRELESS	Unsecured	449.00	526.01	526.01	0.00	0.00
WELLS FARGO	Unsecured	933.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$11,932.52	\$4,753.42	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,781.94	\$535.17	\$111.09
TOTAL SECURED:	\$19,714.46	\$5,288.59	\$111.09
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,865.71	\$0.00	\$0.00
TOTAL PRIORITY:	\$19,865.71	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$309,292.41	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$320.32</u>	
Disbursements to Creditors	<u>\$5,399.68</u>	
TOTAL DISBURSEMENTS :		<u>\$5,720.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/25/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.